



The Informed Consumer

Consumer Affairs Branch e-newsletter
Fairfax County Department of Cable and Consumer Services

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Visit Consumer Central for all of your online consumer needs:

- File a Complaint Online
- Tenant-Landlord Handbook
- Consumer Protection Commission (CPC)
- Tenant-Landlord Commission (TLC)
- Property Owners' and Condominium Association Resources
- Consumer Focus
- Your Community, Your Call

Tips on Avoiding Fraudulent Charitable Contribution Schemes

Recently, several natural disasters including tornadoes, floods, and earthquakes, have devastated lives and property. In the wake of these events that have caused emotional distress and great monetary loss to numerous people, individuals across the nation often feel a desire to help these victims, frequently through monetary donations.

These disasters prompt individuals with criminal intent to solicit contributions purportedly for a charitable organization or a good cause. Before making a donation of any kind, consumers should adhere to certain guidelines:

- Do not respond to unsolicited (SPAM) email.
- Be skeptical of individuals representing themselves as officials soliciting via email for donations.
- Do not click on links contained within an unsolicited email.
- Be cautious of e-mail claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders.
- To ensure contributions are received and used for intended purposes, make contributions directly to known organizations rather than relying on others to make the donation on your behalf.
- Validate the legitimacy of the organization by directly accessing the recognized charity or aid organization's website rather than following an alleged link to the site.
- Attempt to verify the legitimacy of the non-profit status of the organization by using various Internet-based resources, which also may assist in confirming the actual existence of the organization.
- Do not provide personal or financial information to anyone who solicits contributions: providing such information may compromise your identity and make you vulnerable to identity theft.

To obtain more information on charitable contribution schemes and other types of online schemes, visit www.LooksTooGoodToBeTrue.com.

If you believe you have been a victim of a charity related scheme, contact the National Center for Disaster Fraud by telephone at (866) 720-5721, or by fax at (225) 334-4707, or by email at disaster@leo.gov.



Online Scams: What's Trending? FBI's Internet Crime Complaint Center

Do you know what's trending? The FBI's Internet Crime Complaint Center (IC3) frequently publishes consumer alerts to educate consumers about potential, active, and revamped scams. Visit www.ic3.gov to sign up for alerts and stay informed.



"Mass Joinder Lawsuits" Promising Home Mortgage Relief

Individuals reported they received a letter stating they were a potential plaintiff in a "Mass Joinder" lawsuit being filed by a law firm located in California, against their mortgage companies. Consumers stated they were requested to pay non-refundable, upfront fees of \$2,000 to \$5,000. The law firm made a wide variety of claims and sales pitches and offered legal and litigation services, with the goal of taking money from the victims.

Lawyers seeking plaintiffs to join a class for a class action lawsuit do not seek up front commission from their class clients. Class action lawyers are typically paid on a contingency basis. In a contingency fee arrangement, an attorney receives approximately 40% of any judgment or settlement amount obtained on the client's behalf.

Scams Promising Large Winnings And Threats If Victims Do Not Comply

The IC3 has received numerous complaints advising of a spam email attachment circulating, which claimed to be from the FBI. The email appeared to be a typical Nigerian type scam; however, this most recent attempt contained the FBI seal and the Economic and Financial Crimes Commission (EFCC) logo at the top, making it appear official.

The letter threatened that, if the recipient does not contact the EFCC immediately, FBI Director Mueller "will have an agent come visit you at home for questioning." The letter emphasized the need to send \$250 for issuing the clearance document, and then \$1.5 million would be released to the individual. The letter attempted to coerce recipients into cooperating by advising that "failure to provide the above requirement in the next 24 hours, legal action will be taken immediately by arresting and detaining you." The letter was signed, "Faithfully Yours, Robert S. Mueller III, FBI Director." In addition, the letter contained cc's at the bottom to various agencies including the Supreme Court of the United States, U.S. Courts of Appeals, and U.S. District and Circuit Courts. The social engineering technique of utilizing the FBI's name helps fraudsters intimidate, impress, and convince the recipient that the emails are legitimate.

On-line Auction Site PlayStation Bundle Ad Scam

Individuals reported they received an unsolicited e-mail stating their ad for a Sony PlayStation 3 Metal Gear Solid 4 PS3 80 GB Bundle has been posted and a confirmation number was enclosed for the posting. In each instance the victim claimed they did not place an ad on an on-line auction site for the Sony PlayStation Bundle. Some victims stated they did not even have an on-line auction account.

Need Advice?**Ask an Investigator**

Investigators are available Monday through Friday from 8:00 a.m. to 4:30 p.m. for walk-in assistance and advice. Call for Advice: 703-222-8435 TTY: 711 or submit a question via e-mail on our [Website](#).

File A Complaint

When you call for advice, you may be asked by an Investigator to file a written complaint so that Consumer Affairs may assist you in resolving your dispute. You may file a complaint [online](#) or request that a complaint form be mailed to you.

Search Complaint History

Research the [complaint history](#) of a company prior to completing a transaction.

Visit Us in South County

An investigator is available each Wednesday for advice at [Access Fairfax](#) in the South County Government Center.

8350 Richmond Highway,
Suite 125
Alexandria, VA 22309

In the Spotlight:

[Your Community. Your Call](#)

Consumer Affairs Branch

12000 Government Center
Parkway, Suite 433
Fairfax, VA 22035

Phone: 703-222-8435 TTY: 711
Fax: 703-324-3900

[Visit Our Website](#)

Case of the Quarter: Flooded Rental Unit

A tenant rented an apartment in Alexandria and filed a complaint against the apartment complex after her unit was severely flooded. The tenant lived in a first floor apartment and, after recent severe rains and flooding, accumulated 5 inches of standing water in her unit. The tenant requested to be moved to a unit that was not on the first floor. After CA intervention, the property manager allowed the tenant to move to a second level apartment to the tenant's satisfaction. The tenant was not charged a fee or penalty for vacating the first floor unit.

Holiday Shopping Tips: Online Purchases

Know who you're dealing with. Confirm the online seller's physical address and phone number before you buy. It comes in handy if you have questions or problems later.

Know what you're buying. Read the seller's description of the product and even though it can be painful, read the fine print.

Check out the terms and conditions. Can you return the item for a full refund if you're not satisfied? Who pays the shipping costs? Is there a restocking fee? Print and save records of your online transactions.

Buy gift cards from sources you know and trust. Avoid buying cards from any online auction sites because the cards could be fakes.

Be stingy with your personal information. Don't give out your credit card or other financial information in exchange for an offer of the newest tech toy, a free gift card, a seasonal job or a holiday vacation rental.

Don't email your financial information. Email isn't a secure way to transmit numbers—your credit card, your checking account, or your Social Security number.

Shop around. Having an item's manufacturer and model number can help you compare "apples to apples" among merchants. Some retailers match, or even beat, a competitor's prices. Many merchants are offering free shipping this year, but not all—so factor the cost of shipping into the total cost.

Pay by credit or charge card. They offer the best consumer protections. Under federal law, you have the right to dispute charges under certain circumstances and withhold payment temporarily while the creditor is investigating. And if your card is used without your authorization, your liability generally ends at the first \$50.

Monitor your financial accounts. Read your statements regularly, making sure they reflect the charges you authorized.

Neighborhood Enhancement Partnership Program



Fairfax County will be offering matching grants of up to \$5,000 to neighborhood or civic groups and homeowner's associations. The money will be awarded through the Neighborhood Enhancement Partnership Program (NEPP) for projects that improve a neighborhood's appearance, health or safety.

In the past, communities have received money through NEPP to repair or expand children's playgrounds, install community signs, plant community gardens, and build paths, bridges and outdoor pavilions to help connect neighbors and neighborhoods. Applications are due on Monday, Oct. 31 at 2 p.m. Additional information about groups or projects eligible for funding can be found online at Neighborhood Enhancement Partnership Program. For more information about the grant application and awards process, contact Rachel Robinson at 703-324-5639, TTY 711.

Fairfax County Office of Emergency Management

The Fairfax County Office of Emergency Management provides information and resources on how communities and individuals can plan for self-sufficiency in an emergency. Visit the Fairfax County Office of Emergency Management's website for information about how to subscribe to receive emergency alerts, how to prepare an emergency kit and emergency plan, how to rebuild after an emergency, and how to include your information in the Special Needs Registry.

The Fairfax County Office of Emergency Management is available to deliver emergency preparedness presentations to community organizations and homeowners associations. If interested, contact Marcelo Ferreira at 571-350-1013 TTY 711, marcelo.ferreira@fairfaxcounty.gov.

Your Community, Your Call

View our most recent *Your Community, Your Call, 2011 Legislative and Regulatory Review* on Mondays at 8 p.m. on Fairfax County Government Channel 16 or on Video on Demand. Lucia Ana "Pia" Trigiani, attorney with MercerTrigiani, and Ronda DeSplinter, General Manager of Kingstowne Residential Owners Corporation joined Michelle Thompson of the Consumer Affairs Branch to discuss the recent legislative and regulatory changes that impact homeowners' and condominium associations. The next live program of *Your Community, Your Call* will be on Tuesday, November 29, 2011 at 7 p.m.

SAVE THE DATE!

A FREE Common Interest Community Education Seminar



**Monday, November 7, 2011
7:00 p.m.—9:00 p.m.**

**Fairfax County Government Center
Board Auditorium
12000 Government Center Parkway
Fairfax, VA**



Add your name to the homeowners and condominium association email subscriber list!

WMCCAI's Community of the Year could be you!

Enter WMCCAI's Community Association of the Year contest by Friday, Oct. 28, 2011 and get the recognition you deserve.

Details and applications available at www.caiddc.org



Got What It Takes?

The Washington Metropolitan Chapter Community Association Institute (WMMCAI) announces its call for entries for the **2011 Community Association of the Year Competition**.

For more information about the rules and categories visit the WMCCAI website or call 703-750-3644. Applications are due on Friday, October 28, 2011.